



PET INSURANCE – ADVICE FOR OWNERS

After buying your precious puppy or new kitten a washable fluffy bed, cartoon feeding bowls and a collar with a heart shaped name tag, your most important purchasing decision is how to protect them, and your bank account, with insurance.

The choice of policies is baffling and very confusing when trying to compare 'like for like'.

TOP TIPS: If the blurb mentions anything about '12 months' or 'per condition' then steer clear! What you are looking for are the magic words '**LIFETIME COVER**' this means that, should your little darling turn out to be epileptic, diabetic or suffer from wonky hips or arthritis, the vet costs will be covered for ever. You will have to pay excess initially, and every year the claim continues, but you will not be in the heart breaking position of struggling to find hundreds of pounds a month because you picked the cheap policy that will leave you high and dry.

READ THE SMALL PRINT, HOWEVER MUCH YOU DON'T WANT TO!

Having made your choice, **STICK WITH IT!** When is a pet not a car? When it comes to insurance!

There is nothing wrong with using comparison sites for your initial search, or swapping insurers for a better policy if you are positive that the history contains no comments which may lead to exclusions. (Ask Jan to check this out for you before making any rash decisions).

We see daily the misery caused by owners picking the cheapest premiums and believing the insurers' promises of 'Peace of mind'. They swap and change, slowly leaving their pet uninsured for most ailments.

Beware of very low maximum limits - we saw one for a total of £500 not long ago - an operation at a referral specialist can cost **£5,000** or more!

DON'T let your policy lapse and think that starting it again with the same company covers stuff that happened before.....it won't!

Finally, how much do you think you will have to pay us for completing and submitting your claim? **ABSOLUTELY NOTHING!** We do this for free (unlike most practices). Neither will we charge you to check over your history and give you our best advice.

REMEMBER WE ARE HERE TO HELP, SO IF YOU HAVE ANY QUESTIONS JUST ASK.